

Docket No.: S4264.0000/P001-B

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles B. Simone

Allowed: August 14, 2007

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR

LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION

Examiner: R. L. Porter

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE UNDER 37 CFR §1.104(E)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

While Applicants do not disagree with the Examiner's stated reasons for allowance, Applicants note that the claims define further unique combinations of limitations not found in the prior art. Therefore, the stated reasons for allowance should be interpreted as highlighting only some of the reasons why the claims are allowable. As usual, the scope of the claims should be interpreted based on the actual language of the allowed claims. The language cited in the Examiner's Reasons for Allowance does not appear in all of the independent claims. Thereby, no further limitation of the claims should be inferred from the Examiner's Statement of Reasons For Allowance.

Application No.: 08/605,628 Docket No.: S4264.0000/P001-B

Dated:

Respectfully submitted,

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Attorney for Applicant



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SUBMISSION OF DRAWINGS

MS PGPUB Drawings Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Submitted herewith is one set (eight sheets, eight figures) of drawings for filing in the above-identified patent application.

Dated: November 14, 2007

Respectfully submitted,

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